

Form 408

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

VALERIE R. SOPEL,

Debtor

Bankruptcy No. 15-23005 CMB  
Chapter 13  
Related to Doc. No. 43

ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this The 28th day of October, 2020, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

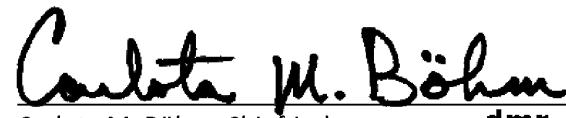
**IT IS HEREBY ORDERED THAT:**

1. Any Response, including a consent to the Motion, shall be filed with the Clerk's Office, 5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 by December 14, 2020. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for a ZOOM Hearing on **January 6, 2021 at 1:30 P.M.** via Zoom Video Conference Application, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time:  
<https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES, which can be found at:  
<https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court may determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **December 14, 2020**.

  
Carlota M. Böhm, Chief Judge  
United States Bankruptcy Court

**dmr**

cm: All Parties

FILED  
10/28/20 11:47 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court

Western District of Pennsylvania

In re:

Valerie R. Sopel

Debtor(s)

Case No. 15-23005-CMB

Chapter 13

District/off: 0315-2

User: dric

Page 1 of 2

Date Rcvd: Oct 28, 2020

Form ID: pdf900

Total Noticed: 14

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2020:****Recip ID****Recipient Name and Address**

- db Valerie R. Sopel, 236 Sunset Drive, Butler, PA 16001-1334
- cr SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
- 14094718 Bank of America, PO Box 15028, Wilmington, DE 19850-5028
- 14142294 Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
- 14102035 Household Finance Consumer Discount Company, c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
- 14094725 MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
- 14126294 Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
- 14306735 U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

|          |  |                      |   |
|----------|--|----------------------|---|
| 14094717 | + Email/Text: legal@arsnational.com              | Oct 29 2020 02:37:00 | ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046      |
| 14094720 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Oct 29 2020 02:07:44 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285                  |
| 14120063 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Oct 29 2020 02:08:32 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083      |
| 14094721 | Email/PDF: ais.chase.ebn@americaninfosource.com  | Oct 29 2020 02:07:43 | Chase, PO Box 15298, Wilmington, DE 19850-5298                            |
| 14094722 | Email/PDF: ais.chase.ebn@americaninfosource.com  | Oct 29 2020 02:08:31 | Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298              |
| 14094724 | + Email/Text: bankruptcydpt@mcmc.com             | Oct 29 2020 02:38:00 | Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255 |

TOTAL: 6

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

**Recip ID****Bypass Reason****Name and Address**

- cr U.S. Bank National Association, as indenture trust
- 14094719 ## Beneficial Mortgage, PO Box 1231, Brandon, FL 33509-1231
- 14094723 ## Hayt, Hayt & Landau, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003
- 14094726 ## Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314

TOTAL: 1 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2020 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

Brian Nicholas

on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 bnicholas@kmllawgroup.com

Michael S. Lazaroff

on behalf of Debtor Valerie R. Sopel butlerdebtlaw@zoominternet.net  
alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteedpacom

TOTAL: 4